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Attorneys for Debtors

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF CALIFORNIA

**In re:**

**Case No. 08-46410 WJL**

**RICHARD LAWRENCE GIFFORD and  
VALERIE FAYE GIFFORD,**

**Chapter 13**

**Debtors.**

**MOTION TO MODIFY CHAPTER 13 PLAN;  
NOTICE TO CREDITORS OF  
DEADLINE TO REQUEST A HEARING**

The above-named debtors apply to the court for an order to modify their Chapter 13 Plan as follows:

Commencing September 2011, debtors will pay \$1,274.00 per month to the Trustee. Any plan arrearages shall be forgiven. Unsecured, non-priority creditors shall be paid on a pro-tanto basis.

Debtors shall surrender the 2006 Chrysler Town & Country to Wachovia Dealer Services.

The modification is sought on the following grounds:  
Ms. Gifford is currently unemployed.

**NOTICE IS HEREBY GIVEN:**

(i) That Local Rule 9014-1 of the United States Bankruptcy Court for the Northern District of California prescribes the procedures to be

1 followed and that any objection to the requested relief, or a request for  
2 hearing on the matter must be filed and served upon the undersigned  
3 within twenty one (21) days of mailing of this notice;

4 (ii) That a request for hearing or objection must be accompanied  
5 by any declarations or memoranda of law the party objecting or requesting  
6 wishes to present in support of its position;

7 (iii) That if there is not a timely objection to the requested  
8 relief or a request for hearing, the Court may enter an order granting  
9 the relief by default; and

10 (iv) That the undersigned will give at least seven (7) days written  
11 notice of hearing to the objecting or requesting party, and to any  
12 trustee or committee appointed in the case, in the event an objection or  
13 request for hearing is timely made.

14 Dated: August 15, 2011

15 /s/ Anne Y. Shiau  
16 Anne Y. Shiau  
17 Attorney for Debtors  
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